

Avoiding housing frauds



Stockholm has one of Europe's most difficult housing situations, a problem which especially affects students and newcomers. Many young people in Stockholm therefore rely on second-hand renting for accommodation. Renting second-hand can be a great way to get in to the city, but it can also be a challenge to find something affordable, safe and lasting. Unfortunately there are people who try to make a profit from the situation by creating false housing ads. Here is a guide on how to spot a false housing ad:

1. Where is the apartment or room located?

For someone who is new in Stockholm it can be hard to know under what circumstances that someone would lease out their apartment. The general rule is that very few apartments are rented out below 10000 SEK/month in the inner city. The inner city of Stockholm is where it's the most expensive to live. You can check who is actually staying at the address you've been given by typing the name of the person who's leasing, or the address at <https://www.eniro.se/>.

2. Who is leasing the apartment?

Be cautious with people who claim to be abroad and therefore want to lease their apartment. Some of the scammers send a photocopy of their passport or ID to prove that they exist, but these copies are usually just stolen IDs. That's why it's important to never send a photocopy of your own ID, since that too could be used to scam other people in the future. Show your ID in person when you meet them and be sure to see theirs. Make sure their name matches the one on the door.

3. What are they asking for?

If someone asks you to send them a big deposit to keep the apartment for you, then it is most likely a fraud. Never send money to anyone before you have seen the actual apartment and been inside. If you plan on becoming a lodger and stay in an apartment with someone, make sure they are honest and won't expect you to interact with them in any way you're not comfortable with. Always meet the person you're going to stay with before moving in with them.

4. How are you supposed to pay?

If the landlord asks you to pay via an anonymous transfer such as Western Union, Paypal, MoneyGram, or in cash you should be cautious. If someone has a first-hand contract on an apartment in Sweden, they should also most likely have a Swedish bank account connected to their identity. You should only pay a limited amount in deposit, for example, one month's rent. Make sure you get a receipt for the paid deposit. Deposits should be paid back in full unless a landlord can show receipts for repairing damage.

5. How can you reach them?

It is generally a bad sign if the person uses a free email service such as Hotmail or Gmail, but many young and honest people use those services as well. If the person claims to be a student, ask for their student-email instead. Also ask for the person's phone number, and check that it's a real Swedish phone number at <https://www.eniro.se/>.

6. What else to think about...

If you are in Stockholm or have a friend here, ask them to check on the actual apartment in person. They should check by ID that the owner of the apartment is the one showing the apartment. Also check that the key fits in the door.

To offer to sublet an apartment, the holder /owner of the apartments needs a permit from the landlord or their housing association, that they have been granted permission. Ask to see this before signing anything. Renters can get approval from their housing association or landlord for three reasons: they are studying in another city, they are working in another city, or they are testing out living with a partner at another residence. Make sure you hear their reasons for renting out, and also check for the possibility to extend the contract in the future if you are interested. Make sure you have an official contract in writing.

Getting a proper household insurance is your responsibility and it is of highest importance that you get one before moving in. The KTH FAS insurance will not cover for any damages on a place you rent on the open market. Household insurance will also cover for you and your belongings when travelling or if any of your guests cause damage to the place where you are living. Contact any of the major insurance company for further details, or see our website, www.kth.se/relocation

Finally; if an offer is too good to be true... Don't take it!